

The Go Program®  
Introducing  
The Way2Go Card®



## Conduent Introduces The Go Program® and The Way2Go Card®

Leading the way to wherever  
you want to go.



The right payment card program can eliminate mailing delays, provide round-the-clock customer service, and offer simple, secure funds access to your customers or employees. And it can also yield dramatic savings for you.

### Overview

Card-based disbursement has grown by leaps and bounds in the past few years. While individuals were once reassured by receiving funds in the form of a paper check, people from coast to coast are now comfortable with gift cards, pay-by-web applications, online banking, direct deposit, and more. The Go Program® helps you deliver funds more securely and effectively than paper check issuance. And because the complete program includes management of both direct deposit and prepaid debit card functions, you only need one provider to cover all your disbursement needs.

### Way2Go Card® – Leading the way to wherever you want to go

The Way2Go Card® provides an easy, paperless pay method in two forms.

**Recurring** – For recurring payments such as retirement benefits, court-ordered payments, workers compensation, or payroll, the Way2Go Card® will help you manage ongoing, repeated disbursements, whether the amounts are identical or variable from period to period. Whether the payments are weekly, biweekly, monthly, or some other period, the Way2Go Card® is, indeed, the way to go.

**One-time** – For one-time, infrequent or irregular payments, such as tax refunds, rebates, lottery winnings, spot bonus issuance, or legal settlement payments, the Way2Go Card® provides reliable, secure funds delivery to cardholders.

Whichever program fits your needs, we customize our services to meet your requirements. We manage enrollment, card issuance, PIN selection, automated interface with your existing systems, account setup and verification, transaction processing, and more. We also offer customer service to handle all card-related issues and questions. When we manage the disbursement process and interfacing with cardholders directly, you can focus on other important business tasks.

**Instant Issue** – For programs including on-site jury duty payments, in field insurance claims, prison release funds, terminated employee payments and rebate programs, the Go Program® offers your organization the ability to offer a Way2Go Card® instantly. By electing instant issue, your organization can offer cardholders immediate access to funds on-site. Cardholders only need to activate their card following issuance and they unlock the spending power of the MasterCard branded Way2Go Card®.

## Lower Costs and Improve Operational Efficiency

By disbursing payments to individuals using a nationally branded MasterCard® debit card, your organization can realize the following benefits:

- Dramatically reduce printing, mailing, and financial handling costs
- Reduce checks returned due to bad address
- Reduce costs for re-processing
- Reduce fraud and lost payments
- Enhance payment security
- Increase customer satisfaction and improve service to individuals.

## Better Service, Happier Individuals

Direct benefits to your organization are only half the story. The individuals receiving payments – whether external customers or your own employees – also benefit from The Go Program® and Way2Go Card®. Benefits for cardholders include:

- Faster access to funds – two to four days earlier than checks
- No check cashing fees
- Cardholders can make purchases at thousands of locations – wherever MasterCard® is accepted – and get cash back with purchases
- Access to cash withdrawals at teller windows at thousands of banks
- Unlimited access to balance information, problem resolution, and transaction history 24 x 7 via our customer service center and secure website
- Access to cash or balances at hundreds of thousands of ATMs
- Proactive deposit notification — cardholders have the option to receive a phone call or e-mail every time a deposit is made to the card
- Unique cardholder alerts

## Applied Innovation: The Best Technology for the Job

- The cornerstone of our solution is EPPIC™ – a highly configurable, web-based financial system certified by PCI and MasterCard® for the disbursement of payments and benefits. System certification lowers risk and ensures that the distribution of funds will take place through a tested, reliable network.
- With EPPIC™, cardholders have secure, convenient access to funds and account information. Additionally, EPPIC™'s online archive and reports capability enable you to retrieve needed details or monitor overall operations at a glance.



## Our Card Qualifications

- Solid track record since 2004 serving more than 25 million cardholders with a proven, web-based, easy-to-use electronic solution
- Fast implementation – typically 60–90 days
- A customized, low-impact solution that requires few or no system changes
- Member FDIC & Regulation E consumer protections
- Surcharge-free ATM access at any Alliance One Credit Union Network, MoneyPass or Comerica Bank location, representing nearly 29,000 locations nationwide
- Trusted card services partner to nearly two dozen states and the federal government

### Potential Way2Go Card® Uses

- Payroll and commission payments
- Insurance payments/settlements
- Pension/retirement benefits
- Tax refunds
- Legal settlement payments
- Lottery winnings
- Unclaimed property
- Rebates
- Union benefits
- Workers Compensation benefits
- Jury payments
- Court-ordered payments
- Any other payments currently issued via check

## Where Do You Want to Go?

We're committed to helping your organization achieve its goals.

By implementing the Go Program®, your organization is making innovative strides in the way it delivers funds and applying smart cost-saving decisions. We understand your needs and are dedicated to providing programs that move your organization forward. Our expertise in implementation and operations ensures a smooth transition to the Go Program® and transition to electronic funds distribution.

